

UNIVERSAL CAPITAL BANK AD PODGORICA
Income Statement - Revenues and Expenses
31.12.2023.

	POSITION	
1.	Interest income and similar income	10,165
2.	Interest income on impaired placements	195
3.	Interest expense and similar expenses	2,730
I	NET INTEREST INCOME (1+2-3)	7,631
4	Fee and commisssion income	6,829
5	Fee and commission expense	1,558
II	NET FEE AND COMMISSIO INCOME (4-5)	5,271
6	Net gains/loss from financial instruments arising from derecognition measured at amortised cost	-1
7	Net gains/losses from financial instruments held for trading	34
8	Net gains/losses from financial instruments carried at fair value through profit and loss, not held for trading	0
9	Change in fair value in hedge accounting	0
10	Net gains/losses from FX revaluation	1,378
11	Net gains/losses from other equity investments	-726
12	Other income	73
13	Employee expenses	2,619
14	Depreciation expenses	490
15	Overhead and administrative expenses	1,841
16	Net gains/losses based on modification and reclassification of financial instruments	0
17	Net gains/losses based on not carried at fair value through profit and loss	-1,154
18	Provision expenses	3
19	Other expenses	86
20	OPERATING PROFIT	9,774
21	Profit tax	1,517
22	NET PROFIT/LOSS	8,257